

In re:
Cindy Lou Cox
Debtor

Case No. 19-12709-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4
Date Rcvd: Mar 17, 2022

User: admin
Form ID: pdf900

Page 1 of 2
Total Noticed: 3

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 19, 2022:

Recip ID	Recipient Name and Address
db	+ Cindy Lou Cox, 1107 Clover Way, Morgantown, PA 19543-8840

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: bnc-quantum@quantum3group.com	Mar 17 2022 23:48:00	Quantum3 Group LLC as agent for Comenity Capital B, PO Box 788, Kirkland, WA 98083-0788
cr	+ Email/PDF: gecsedl@recoverycorp.com	Mar 17 2022 23:56:57	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 2

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 19, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 17, 2022 at the address(es) listed below:

Name	Email Address
REBECCA ANN SOLARZ	on behalf of Creditor Quicken Loans Inc. bkgrou@kmlawgroup.com rsolarz@kmlawgroup.com
REBECCA ANN SOLARZ	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bkgrou@kmlawgroup.com,

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rsolarz@kmlawgroup.com

SCOTT F. WATERMAN (Chapter 13)

ECFMail@ReadingCh13.com

STANLEY E. LUONGO, JR.

on behalf of Debtor Cindy Lou Cox stan.luongo@luongobellwoar.com nicole.werner@luongobellwoar.com

Scott F Waterman

on behalf of Trustee SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingCh13.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

IN RE: Cindy Lou Cox	Debtor(s)	CHAPTER 13
Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc.	Movant	
vs.		NO. 19-12709 PMM
Cindy Lou Cox	Debtor(s)	
Scott Waterman	Trustee	11 U.S.

ORDER

AND NOW, upon consideration of Movant's Motion to Approve Loan Modification, it is ORDERED AND DECREED that:

The Motion is granted and the Loan Modification Agreement executed on January 31, 2022 does not violate the automatic stay, section 362(a), nor the provisions of 11 USC § 549.

Date: March 17, 2022



United States Bankruptcy Judge.